



Section 5

RETAINING CURRENT ENROLLEES

Retaining eligible families in children's health insurance programs is a critical component to reducing the number of uninsured kids in your community and promoting continuity of care. Studies show most enrollment losses occur at the time of renewal for coverage in children's health insurance programs. There are a number of reasons that coverage is not renewed:

- The family moved and did not receive the renewal notice from the State
- The family did not realize that a renewal is required
- The family has had a change in their income or employment situation and assumes its children no longer qualify
- The family missed the renewal deadline or didn't have the documents readily available
- The family thinks the process is confusing and takes too much time
- The family feels that even the minimal costs have become a barrier
- The family did not use the coverage and decides not to renew

States and community-based organizations (CBOs) each play a critical role in ensuring that eligible children stay enrolled. States have responsibility for using renewal processes that place a minimal burden on the family and CBOs should provide feedback to the State when problems arise and when they identify changes that might improve the renewal process.

5.1 Potential Retention Activities

Your organization should design an enrollment strategy with an eye toward retention. To do this, incorporate retention messaging into your enrollment assistance process, maintain a database of current enrollees and stay connected to beneficiaries.

Incorporate Retention Messaging into Your Enrollment Assistance Process

Retention efforts should begin as soon as the State or CBO begins contact with the family. A key part of the enrollment assistance process should be a discussion with the family about what happens next. This should include the following steps:

1. The family will be notified of its eligibility by the State or county agency
2. The family will receive an insurance card to use when accessing care
3. The family will be given the opportunity to choose a health plan (when appropriate)
4. The family will choose a doctor for its children
5. Coverage will need to be renewed after 12 (or sometimes six) months

States and CBOs should use messages to emphasize the importance of retaining coverage for children and what families should do to make sure their kids stay enrolled. States/CBOs should let families know:



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- *When* they should expect the renewal to take place. For example, one organization discusses the renewal requirement at enrollment and then sends the family a magnet once they have enrolled, noting the month the family should hear about renewing coverage and key phone numbers to get children's health insurance information.
- *Who* the letter will come from. When necessary, point out that family members may get most of their information related to coverage from a health plan, but that they should watch for information from the State/county as well.
- *What* the family will have to do, including what information will need to be verified.
- *How* to report a change of address. It is important to emphasize this to families not only so that the State/county will know where to contact them when it is time to renew but additionally to avoid any premature disenrollment.

Maintain a Database of Current Enrollees

CBOs should consider building databases to support ongoing contact with families they assisted in enrolling. While CBO databases should not be overly complicated, they should allow for the collection of a variety of contact information, including mailing addresses, e-mail addresses, home phones and cell phones. Additionally, databases should capture the best times to call, preferred methods of communication and when beneficiaries are due for follow-ups.

Stay Connected to Beneficiaries

Consider making enrollment assistance just the start of your relationship with the family and build in additional follow-up activities:

- Assuming the family was successfully enrolled, the first follow-up should be to congratulate members on their enrollment, remind them of what happens next (described above), troubleshoot any issues and let them know when you expect to follow-up with them again.
- Another follow-up should be planned roughly four to six weeks prior to the renewal, reminding the family to be on the lookout for information from the State/county. This communication should describe what the process will entail and what assistance is available.
- A few weeks after renewal should be complete, do a final follow-up to determine if the family has successfully renewed. Remind the family to expect to go through the process again next year.

Steps for Successful Follow-Up

Ensure that parents and guardians receive ample notification prior to the date that coverage will lapse. Phone calls are the most effective way to follow-up with families. Be sure to try families at the times they have identified to be the best times to call. When you are not able to connect with them via telephone, consider alternative contact methods including:

- E-mail alerts
- Direct mail
- Text messages (when the family gives permission)

Families should be continually reminded that re-enrollment is necessary. Consider incorporating the following contacts throughout the enrollment period:



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- Mail a postcard to parents and guardians notifying them of the need to re-enroll three to four months in advance of their expiration date (Short, friendly auto-dialer calls can also be effective).
- Send an e-mail (if appropriate) or text message 60 days before renewal letting the family know the State will be contacting them to update their information.
- As described above, four to six weeks in advance of the renewal date, place a telephone call or text a reminder message to their cell phone.
- Place additional calls during the week and on the weekend of the renewal date, and if needed, in the weeks after. Contacting the family after the renewal date can also be an effective way to ensure they do not fall through the cracks in the system.

Some families will undoubtedly move or their phone service will change, presenting a challenge for maintaining contact information. Establishing a relationship with the family will make it more likely that you can maintain up-to-date contact information.

5.2 Retention Messaging

Identify three or four key messages that focus on renewing children's health insurance coverage. If you know the most common reasons families do not renew coverage in your State, try to directly address those reasons in your messaging. Your State Medicaid or CHIP agency may have existing retention messaging that you can use in your renewal efforts. As noted in previous sections of this toolkit, you should identify target audience segments and adjust your messages accordingly.

SAMPLE RETENTION MESSAGES

To keep your children enrolled, you have to renew your [insert name of State CHIP/Medicaid plan] coverage every year. It's not automatic.

Keeping your [insert name of State CHIP/Medicaid plan] coverage means keeping your child healthy. Mark your calendar for the month you started [insert name of State CHIP/Medicaid plan] coverage so you will be ready when the State office contacts you.

Don't assume government budget cuts make it harder to qualify for children's health insurance. [Insert your State here] has expanded the number of people who qualify for low-cost children's health insurance, so you can keep your coverage for as long as you are eligible.

Illness and accidents are part of life. Even kids who are healthy need health insurance. Renew [insert name of State CHIP/Medicaid plan] now and keep the peace of mind that comes from knowing you have coverage when you need it.



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Other Retention Strategies

Resources may not permit direct contact with every family, but the following activities should allow you to reach numerous families throughout the year.

POTENTIAL RETENTION ACTIVITIES

Minimal Planning Involved	Some Planning Involved	Significant Planning Involved
<ul style="list-style-type: none">• Post children's health insurance banner ads as reminders to renew coverage during specific times of the year when families partake in general "enrollment" activities: new school year enrollment, summer camp enrollment, college application time, etc.	<ul style="list-style-type: none">• Create a section within existing listservs, e-newsletters, etc., to discuss children's health insurance each month and conclude each section with a reminder that the State will renew their coverage every year.	<ul style="list-style-type: none">• Create a calendar of events for your organization and add a monthly reminder about the need to renew coverage.
<ul style="list-style-type: none">• Include messaging about the need to renew in all outward communication including e-mail communications, newsletters, interviews, speeches, events, mailings and flyers.	<ul style="list-style-type: none">• Ask your partners to distribute flyers about renewing coverage at events where participation for the target audience will be high.	<ul style="list-style-type: none">• Keep an office calendar of families whom you helped enroll and send them a renewal postcard, e-mail alert or personalized note reminding them to mark their calendars for renewal.
<ul style="list-style-type: none">• Print renewal reminder stickers (using labels and the office printer) and put them on the outside of every mailing you send to current enrollees.	<ul style="list-style-type: none">• Add renewal reminders to an existing calendar your organization distributes or posts online.	
<ul style="list-style-type: none">• Add a renewal reminder to the homepage of your organization's Web site.	<ul style="list-style-type: none">• Record "on hold" messages on your organization's phone or intercom system, reminding listeners to remember to respond when the State sends them renewal information.	



States and CBOs can learn from the efforts underway in Louisiana that are described below. Over the course of several years, the State succeeded in reducing its disenrollment rate to 1%.

Louisiana Retention Case Study

The Louisiana Department of Health and Hospitals took a unique approach to reducing the number of kids who lose children's health insurance coverage at renewal for reasons unrelated to eligibility. Louisiana officials implemented the following tactics to stop closure of children's health insurance coverage for procedural reasons and increase retention:

- **Aggressive follow-up on outstanding renewals:** The State took considerable steps to find families who could not be located at the address or phone number on file, including using information from other computer systems, schools and medical providers. Also, online searches and phone calls were required and documented by staff working on eligibility and front-line supervisors. The agency found that overall staff time spent on these efforts was less than that required to close and then reopen a case.
- **Rolling re-enrollment:** Families are not required to wait until renewal is due to provide updated information confirming ongoing eligibility, which starts a new renewal period. By providing this option, the State provides opportunities for families who visit the program Web site or talk with program staff to renew coverage at any time.
- **Administrative renewals:** Cases that are highly unlikely to have a change in circumstances affecting eligibility are automatically renewed and a notice of renewal requires a response only if there has been a change in circumstances. These cases include specific categories of eligibility such as when a child requires long-term care; the child's caretaker is someone whose income is not counted; there is a single parent with stable unearned income; or all household income is from Social Security.
- **Ex parte review:** Staff members are able to verify a family's ongoing eligibility by checking databases they may have ready access to, including the Supplemental Nutrition Assistance Program (formerly Food Stamp Program) and TANF records, wage and unemployment information and eligibility and payment data from the Social Security Administration. More than one-half of Louisiana Medicaid cases and one-third of LaCHIP cases are renewed through ex parte review. In these cases, the worker sends out a notice to the family that their coverage has been renewed.
- **Friendly reminders more effective:** Friendly renewal reminders requesting a family renew by phone or online, rather than renewal forms, are mailed only to Medicaid and LaCHIP families who have not been renewed administratively, through ex parte review or off-cycle before the renewal date.

The result of these changes: less than 1% of children enrolled in LaCHIP lost coverage due to reasons other than ineligibility, making the State's experience a model for retention process improvements.

Source: ccf.georgetown.edu/index/cms-filesystem-action?file=postcards/the%20louisiana%20experience.pdf